

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Timothy W Chapley
Anita M Chapley
Debtor(s)

Case No. 16-21359

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/30/2016.
- 2) The plan was confirmed on 02/03/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/06/2018.
- 5) The case was dismissed on 03/09/2018.
- 6) Number of months from filing to last payment: 21.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,095.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$9,252.00
Less amount refunded to debtor	\$259.50

NET RECEIPTS: **\$8,992.50**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$470.87
Other	\$95.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,565.87**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK USA	Unsecured	1,100.00	440.60	440.60	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	0.00	746.57	746.57	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	0.00	763.12	763.12	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	3,900.00	4,081.81	4,081.81	0.00	0.00
HONOR FINANCE	Secured	5,000.00	5,000.00	5,000.00	4,301.64	124.99
HONOR FINANCE	Unsecured	NA	220.72	220.72	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	12,480.00	11,734.68	11,734.68	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	800.00	980.08	980.08	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	14,630.97	0.00	0.00	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	0.00	0.00	0.00	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	610.00	590.21	590.21	0.00	0.00
QUANTUM3 GROUP	Unsecured	2,000.00	1,226.51	1,226.51	0.00	0.00
CITY OF WAUKEGAN	Unsecured	50.00	NA	NA	0.00	0.00
COMCAST	Unsecured	891.00	NA	NA	0.00	0.00
ADVOCATE CONDELL MEDICAL CTF	Unsecured	512.00	NA	NA	0.00	0.00
NORTHSHORE WATER RECLAMATIC	Unsecured	50.00	NA	NA	0.00	0.00
PALMER REIFLER AND ASSOC	Unsecured	532.00	NA	NA	0.00	0.00
RED PINE LENDING	Unsecured	381.00	NA	NA	0.00	0.00
SIGNATURE DENTAL GROUP	Unsecured	94.00	NA	NA	0.00	0.00
TMOBILE	Unsecured	900.00	NA	NA	0.00	0.00
GENERAL REVENUE CORP	Unsecured	18,490.00	NA	NA	0.00	0.00
VILLAGE OF GURNEE	Unsecured	35.00	NA	NA	0.00	0.00
AT&T U VERSE	Unsecured	500.00	NA	NA	0.00	0.00
UNITED STUDENT AID FUNDS	Unsecured	NA	18,611.63	18,611.63	0.00	0.00
UNITED STUDENT AID FUNDS	Unsecured	9,581.00	10,487.65	10,487.65	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	28,617.17	28,617.17	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPARTMENT OF EDUCATION	Unsecured	NA	6,497.22	6,497.22	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	43,839.81	43,839.81	0.00	0.00
VERIZON	Unsecured	1,600.00	1,098.22	1,098.22	0.00	0.00
VISTA MEDICAL CENTER	Unsecured	114.00	1,255.93	1,255.93	0.00	0.00
WAUKEGAN CLINIC CORP	Unsecured	8.00	258.38	258.38	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$5,000.00	\$4,301.64	\$124.99
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$5,000.00	\$4,301.64	\$124.99
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$131,450.31	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,565.87</u>	
Disbursements to Creditors	<u>\$4,426.63</u>	
TOTAL DISBURSEMENTS :		<u>\$8,992.50</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/09/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.